

## Economic Security Among Women in Los Angeles County

### Introduction

Economic security is an important social determinant of health as it influences access to quality education, safe housing, health insurance, and other resources that promote health, and reduce the likelihood of experiencing health-harming stress. Higher income is linked to increased life expectancy and better health outcomes in adulthood.<sup>1</sup> Individuals 25 years and older in the highest income group can expect to live six years longer than those in the lowest income group in the U.S. Conversely, U.S. adults living in poverty (below 100% of the federal poverty level) are more than five times as likely to report being in fair or poor health compared to adults with household incomes at or above 400 percent of the federal poverty level (FPL).<sup>2,3</sup>

While increased participation in the labor force and higher educational attainment have helped some women gain economic security, in 2016, approximately 15 percent of females continued to live in poverty in the U.S.<sup>4</sup> Women of color are impacted more with African American and Hispanic women experiencing

poverty rates double the rate for non-Hispanic white women. Also, as women age, they are more likely to live in poverty than men. In fact, among adults 65 years and older in the U.S., 11 percent of women live in poverty compared to 7 percent of men. Moreover, 29 percent of single female-headed households live in poverty, compared to 18 percent of single male-headed households and 6 percent of families headed by married couples.<sup>4</sup>

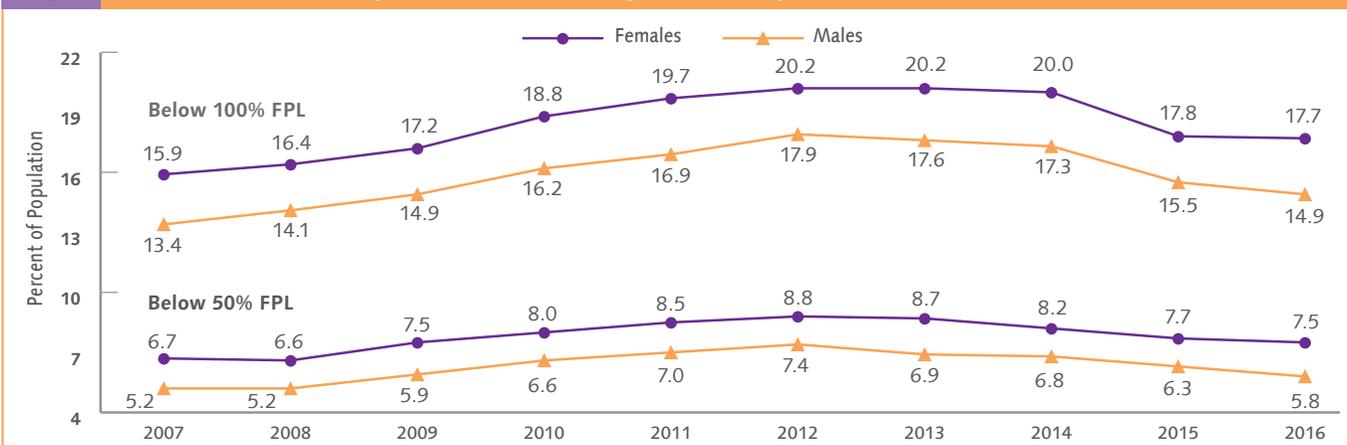
Despite an increase in the number of women earning college degrees, women are more likely than men to hold lower-wage jobs<sup>5</sup> and earn about 79 percent of men's median annual earnings. Women also spend more time performing unpaid work such as caregiving and housework compared to men.<sup>6</sup>

This brief examines 2007 to 2016 data from the American Community Survey conducted by the U.S. Census Bureau<sup>4</sup> to understand the disparities for women in Los Angeles County in the areas of poverty, employment, annual median earnings, and the gender wage gap; and offers suggestions for addressing them.

### Poverty (Data is for all ages unless otherwise noted)

- In 2016, over 1 in 6 females, almost 900,000, were living in poverty.\* Over 40% of these females lived in deep poverty, defined as living below 50% of the FPL. (Figure 1 and Table 1)
- From 2007 to 2016, the percent of females living in poverty (<100% FPL) and deep poverty (<50% FPL) peaked in 2012 and 2013 and decreased thereafter.
- In 2016, a higher percent of females lived in poverty (18%) and deep poverty (8%) than males (15% and 6% respectively), a trend consistent over the last decade.
- Among adults 65 years and older, 15% of women lived in poverty compared to 11% of men, and among older adults living in poverty, two-thirds (65%) were women.

**FIGURE 1** Percent of Population Living in Poverty (below 100% FPL) and Deep Poverty (below 50% FPL) by Gender in Los Angeles County, 2007 - 2016<sup>4</sup>



\*Poverty is based on 2016 U.S. Census Federal Poverty Level (FPL) thresholds which for a family of four is an annual income of \$24,300 (100% FPL) and \$12,150 (50% FPL).

**TABLE 1** Population Living in Poverty (below 100% FPL) by Gender and other Socio-Demographic Characteristics, 2016<sup>4</sup>

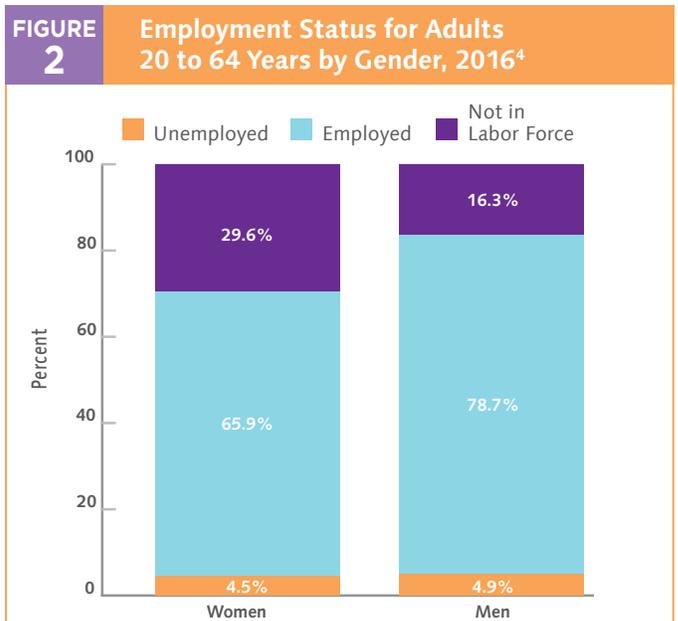
	Estimate	Percent	Estimate	Percent
	Female		Male	
<b>GENDER</b>	896,085	17.7%	732,22	14.9%
<b>AGE</b>				
Under 18 years	258,339	23.7%	262,085	23.1%
18 to 64 years	529,060	16.2%	410,647	12.7%
65 years and over	108,686	15.0%	59,488	10.7%
<b>RACE/ETHNICITY</b>				
American Indian/Alaska Native	8,401	27.0%	5,424	16.5%
Asian	102,792	13.3%	75,612	11.2%
Black or African American	97,333	22.8%	80,662	21.3%
Hispanic or Latino	539,382	22.0%	439,988	18.2%
Native Hawaiian and other Pacific Islander	1,661	13.0%	1,902	15.2%
White	137,988	10.6%	121,304	9.2%
<b>LIVING ARRANGEMENT</b>				
Female-headed household, no spouse present	494,712	25.7%		
Male-headed household, no spouse present			171,440	19.5%
<b>EDUCATIONAL ATTAINMENT (AGES 25 YEARS AND OVER)</b>				
Less than high school graduate	210,861	27.4%	143,791	20.5%
High school graduate (includes equivalency)	128,849	18.2%	96,628	13.6%
Some college, associate's degree	122,272	13.2%	77,566	9.1%
Bachelor's degree or higher	74,722	6.6%	60,409	5.8%
<b>EMPLOYMENT STATUS (AGES 16 YEARS AND OVER)</b>				
In labor force	233,923	9.8%	241,362	8.6%
Employed	181,543	8.2%	195,057	7.4%
Unemployed	52,380	32.1%	46,305	26.2%
Not in labor force	430,709	25.0%	258,276	23.6%

- American Indian/Alaskan Native (27%), black (23%), and Latino (22%) females had poverty rates about double the rates of white (11%) and Asian (13%) females.
- A higher percent of single female-headed households lived in poverty (26%) compared to single male-headed households (20%).
- The percent of women 25 years and older with less than a high school education who lived in poverty was four times (27%) that of women with a college degree or higher (7%).
- Among adults 25 years and older with less than a high school education, a higher percent of women lived in poverty than men. This gender disparity decreased with increasing education levels.
- About 32% of unemployed females 16 years and older and 25% of females not in the labor force lived in poverty compared to 8% of those employed.

- A higher percent of working women 16 to 64 years (41%) worked part-time compared to working men (29%).

**Employment**

- The percent of women 20 to 64 years not in the labor force (30%) was almost double that of men 20 to 64 years not in the labor force (16%). (Figure 2)

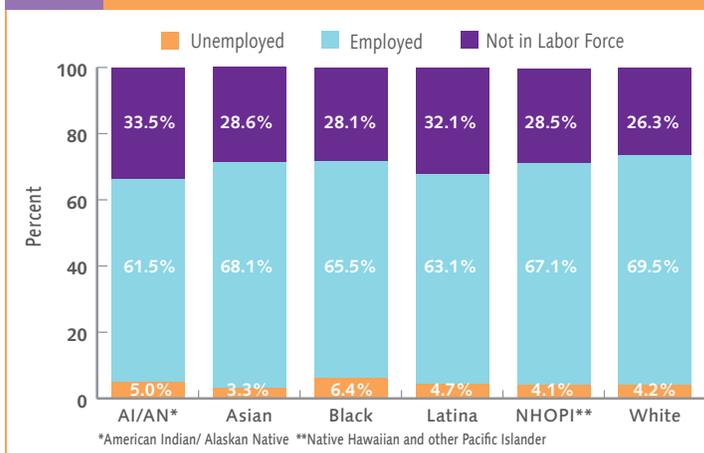


- American Indian/Alaska Native women had the highest rate of not participating in the labor force (34%), followed by Latinas (32%), Asian (29%), Native Hawaiian and other Pacific Islander (29%), black (28%), and white (26%) women. (Figure 3)
- The percent of unemployed women 20 to 64 years was 5% in 2016, down from a high of 8% in 2011 (prior years not shown).
- The percent of black women who are unemployed (6%) is twice that of Asian women (3%).

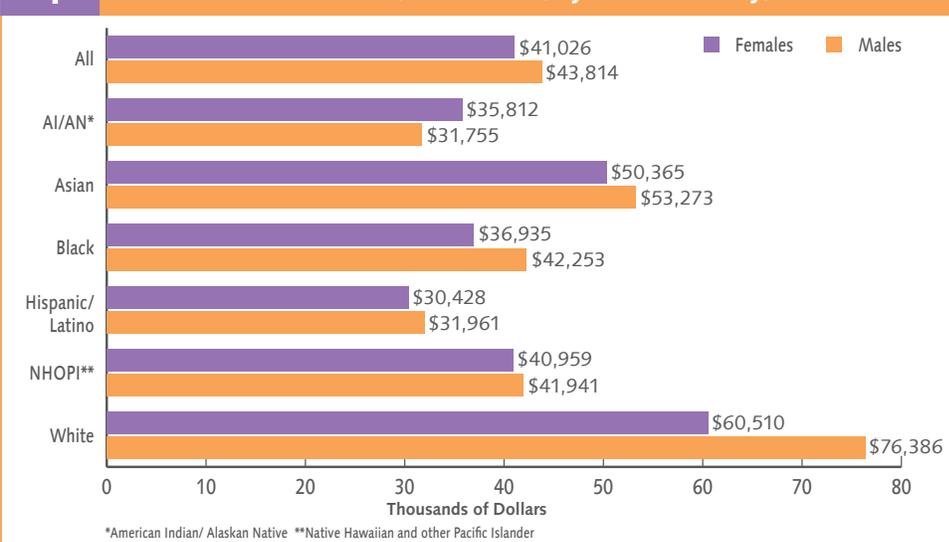
### Annual Median Earnings and Gender Wage Gap

- Annual median earnings for females 16 years and older who worked full-time, year-round, increased by \$2,644 between 2010 and 2016, but remain consistently lower than earnings for men. However, when earnings were adjusted for inflation, buying power decreased by \$1,280 in the same time period.<sup>7</sup>
- Latinas had the lowest annual median earnings (\$30,428) compared with white women who had the highest (\$60,510). (Figure 4)
- In 2016, women earned \$0.94 for every dollar earned by men (i.e. gender wage gap).
- Within racial ethnic groups, the largest gender wage gap was for white women where they earned \$0.79 for every dollar earned by white men.
- Latinas, American Indian/Alaskan Native and black women had the largest wage gaps compared to white women's earnings, earning approximately \$0.50, \$0.59 and \$0.61 cents respectively for every dollar earned by white women.

**FIGURE 3** Employment Status for Women 20 to 64 Years by Race/Ethnicity, 2016<sup>4</sup>



**FIGURE 4** Annual Median Earnings for Population 16 Years and Older That Worked Full-time, Year-round, by Race/Ethnicity, 2016<sup>4</sup>



### Conclusion and Recommendations

Although the percent of females who live in poverty in Los Angeles County declined since 2013, racial and ethnic disparities persist, and more females live in poverty and deep poverty than males. As expected, other social determinants of health such as lower levels of education and unemployment were strongly correlated with poverty.

In terms of employment, fewer women than men are in the work force and employed, and a higher proportion of working women work part-time than working men. Although the percent of women who are unemployed declined in the last five years, Latinas, American Indian/Alaska Native, and black women, have higher percentages of not being in the labor force or being unemployed than women in general. Women also continue to have lower earnings than men, and disparities in earnings by race/ethnicity are prominent.

Policy areas, such as education, economic opportunity, transportation, housing, crime, and the environment can have a major effect on population health.<sup>2</sup> Policies that enhance income and wealth can result in important health benefits such as improved health status and increased longevity.<sup>8</sup> Specific strategies to

improve economic conditions for women include:

- Policies designed to promote equal pay between genders
- Increased women's labor force participation by implementing modern workplace practices, including affordable child care, paid sick and family leave, and flexible work schedules
- Boosting income levels by raising the minimum wage, and establishing overtime pay protections
- Facilitating workplace retirement savings to increase income for older women
- Improving PreK-12 education to ensure students are prepared to enter college and qualify for in-demand, good-paying jobs
- Increasing access to affordable housing
- Promoting the use of the earned income tax credit and public assistance programs

Implementation of these multi-pronged strategies in a coordinated manner could have a substantial impact on improving not just the economic conditions of Los Angeles County women but their health status and life expectancy, especially for those with limited economic resources ■



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